Having thus described the invention, what is claimed is:

1. A method of conducting a transaction over an open network for a client comprising the steps of:

accessing a client identification process by the client to provide validation of the client to initiate a transaction session;

assigning a personal purchasing identification number to the client corresponding to the transaction session;

establishing connection through the open network for the client using the personal purchasing identification number through a proxy to permit the client to access transaction vendors anonymously;

entering into a transaction with a transaction vendor via the personal purchasing identification number;

effecting payment for the transaction from the client to the proxy; and

confirming payment to the vendor from the proxy for the transaction.

2. The method of Claim 1 wherein said step of effecting payment for the transaction utilizes a credit card having corresponding credit card information issued to the proxy for a limited period of time so that the exposure of the credit card information over the open network is limited in time.

3. The method of Claim 2 wherein said limited period of time during which the credit card can be used for purchases over the open network is one day.

4. The method of Claim 2 wherein said personal purchasing identification number is utilized over the open network only for a limited period.

5. The method of Claim 4 wherein said limited period is a period of time for validity of said personal purchasing identification number, said period of time being one day.

6. The method of Claim 4 wherein said limited period corresponds to a predetermined number of uses of said personal purchasing identification number.

7. The method of Claim 6 wherein said predetermined number of uses for which said personal purchasing identification number is valid is one transaction.

8. The method of Claim 4 wherein said step of accessing a client identification process involves at least one of password protection, biometric input protection and smart cart input/output protection.

9. The method of Claim 4 wherein said proxy is a server connected to other servers to validate client information and identification, maintain account information, validate and track transactions, and validate vendors of transactions.

10. The method of Claim 9 wherein one of said other servers is a credit card management server on which is stored said credit card information, said credit card management server is protected by at least one firewall engine and access from outside said process through a client intruder alert and detection engine.

11. The method of Claim 9 wherein communications between said client and said proxy server is encrypted.

12. The method of Claim 1 wherein said transaction involves the purchase of goods, said method further comprising the steps of:

shipping of said goods by said vendor to a courier for delivery of said goods to said client;

informing said courier of a delivery address corresponding to said personal purchasing identification number by said proxy; and

delivering said goods to said client by said courier.

13. A method of providing an anonymous transaction for a client over the Internet comprising the steps of:

interposing a secure anonymous transaction engine between said client and said Internet for said client to access the Internet;

validating the identity of said client;

assigning a personal purchasing identification number to said client;

using a proxy server to permit said client to browse the Internet through the identity of said personal purchasing identification number;

maintaining client information, including identity information and credit card information on a credit card management server within said secure anonymous transaction engine;

entering into a transaction with a transaction vendor by said proxy server using said personal purchasing identification number;

effecting payment for the transaction from the client to the secure anonymous transaction engine; and

confirming payment to the vendor from the secure anonymous transaction engine for the transaction.

14. The method of Claim 13 wherein said step of validating the identity of said client utilizes at least one of password protection, biometric input protection and smart cart input/output protection.

15. The method of Claim 13 wherein said step of effecting payment for the transaction utilizes a credit card having corresponding credit card information issued to the secure anonymous transaction engine for a limited period of time so that the exposure of the credit card information over the open network is limited in time.

16. The method of Claim 15 wherein the use of said personal purchasing identification number is limited by at least one of time or number of uses.

17. The method of Claim 16 wherein the valid use of said personal purchasing identification number is limited to a time period of approximately one day.

18. The method of Claim 16 wherein said credit card management server is protected from access from outside the secure anonymous transaction engine by at least one firewall engine and through a client intruder alert and detection engine.

19. A secure anonymous transaction system for permitting a client to communicate with a vendor over the Internet without exposing the client's identity or the client's financial information comprising:

a proxy server through which said client can communicate over the Internet without divulging the identity of the client;

a virus protection engine to detect and prevent the entry of viruses and similar devices into said secure anonymous transaction system;

a firewall to limit access into the secure anonymous transaction system; and

data encryption for encrypting communications between the client and the proxy server.

20. The secure anonymous transaction system of Claim 19 further comprising:

a client validity engine to validate the identity of the client before permitting access of said client into said secure anonymous transaction system;

a personal purchasing identification management engine to assign a personal purchasing identification number to said client upon being validated to permit communication over the Internet by said proxy server without divulging the identity of said client; and

an audit trail engine to track transactions for said client within said secure anonymous transaction system without providing client information outside the secure anonymous transaction system.

21. The secure anonymous transaction system of Claim 20 wherein the personal purchasing identification number assigned by said personal purchasing identification management engine has a limited duration for validity.

22. The secure anonymous transaction system of Claim 20 wherein said audit trail engine provides user trend information for utilization within said secure anonymous transaction system.

23. The secure anonymous transaction system of Claim 20 further comprising:

a credit card management server on which is stored credit card information of said client, said credit card management server providing a proxy credit card number to said vendor upon the entry of a commercial transaction on behalf of said client.

24. The secure anonymous transaction system of Claim 23 wherein said proxy credit card number has a limited validity period.

25. A secure anonymous transaction system for permitting a client to communicate with a vendor over the Internet without exposing the client's identity or the client's financial information comprising:

a proxy server through which said client can communicate over the Internet without divulging the identity of the client;

a client validity engine to validate the identity of the client before permitting access of said client into said secure anonymous transaction system;

a personal purchasing identification management engine to assign a personal purchasing identification number to said client upon being validated to permit communication over the Internet by said proxy server without divulging the identity of said client; and

a credit card management engine on which is stored credit card information of said client, said credit card management engine providing a proxy credit card number to said vendor upon the entry of a commercial transaction on behalf of said client.

26. The secure anonymous transaction system of Claim 25 further comprising:

a virus protection engine to detect and prevent the entry of viruses and similar devices into said secure anonymous transaction system; and

a firewall to limit access into the secure anonymous transaction system.

27. The secure anonymous transaction system of Claim 26 further comprising:

an audit trail engine to track transactions for said client within said secure anonymous transaction system without providing client information outside the secure anonymous transaction system.

28. The secure anonymous transaction system of Claim 26 wherein communications between said client and said secure anonymous transaction system are encrypted by data encryption software.

29. The secure anonymous transaction system of Claim 25 wherein the personal purchasing identification number assigned by said personal purchasing identification management engine has a limited duration for validity, said proxy credit card number also having a limited validity period.

30. The secure anonymous transaction system of Claim 25 further comprising:

a shipping center for receiving goods from said vendor shipped to said personal purchasing identification number, said shipping center being operable to direct said goods to said client so that said client remains anonymous to said vendor.